

1 1. (three times amended) A method of facilitating account  
2 statement reconciliation, comprising:

3 associating selected transactions within data records for an  
4 account to form a persistent transaction group within the account  
5 data records, wherein the transaction group may be treated both as  
6 a single transaction and as a plurality of individual transactions  
7 by a user, wherein the selected transactions were paid or deposited  
8 together; and

9 displaying a total for the transaction group when the selected  
10 transactions within the transaction group are individually  
11 displayed, wherein the total for the transaction group may be  
12 readily reconciled with a consolidated entry in an external account  
13 statement.

1 2. (twice amended) The method of claim 1, wherein the step of  
2 associating selected transactions within data records for an  
3 account to form a persistent transaction group within the account  
4 data records further comprises:

5 instantiating a container object to contain data records for  
6 the transaction group, wherein the data records include

7 a transaction identifier,

8 a transaction date,

9 a transaction description, and

10 a transaction amount

11 for each transaction within the transaction group, together with a  
12 transaction group amount equaling the total for the transaction  
13 group.

1 3. (amended) The method of claim 1, wherein the step of  
2 associating selected transactions within data records for an  
3 account to form a persistent transaction group within the account  
4 data records further comprises:

5 supporting selection of multiple data records; and

6 providing an option for associating multiple selected data

*(C) 3*  
7 records as a transaction group.

*C 4*  
1 24. (twice amended) The method of claim 1, further comprising:  
2 displaying a visual indicator of the association of the  
3 selected transactions within and forming the transaction group when  
4 the selected transactions within the transaction group are  
5 individually displayed.

*C 5*  
1 26. (twice amended) The method of claim 5, further comprising:  
2 identifying unreconciled transactions within data records for  
3 the account;  
4 determining whether the unreconciled transactions include at  
5 least one transaction from a transaction group; and  
6 reconciling each transaction group containing unreconciled  
7 transactions to a corresponding transaction record within the  
8 external account statement utilizing the transaction group total.

1 7. (twice amended) The method of claim 1, further comprising:  
2 treating the transaction group as a single transaction during  
3 automatic reconciliation of the account with the external account  
4 statement, wherein the transaction group amount is employed for  
5 reconciling the selected transactions with the external account  
6 statement and a reconciliation property for each of the selected  
7 transactions is uniformly set or not set; and  
8 treating the selected transactions within the transaction  
9 group individually in categorization of transactions for the  
10 account, wherein each of the selected transactions may be sorted or  
11 selected based upon a description for the selected transaction.

*U 4*  
1 9. (three times amended) The apparatus of claim 8, wherein the  
2 association means further comprises:  
3 instantiation means for instantiating a container object to  
4 contain data records for the transaction group, wherein the data  
5 records include

6                   a transaction identifier,  
7                   a transaction date,  
8                   a transaction description, and  
9                   a transaction amount

10          for each transaction within the transaction group, together with a  
11         transaction group amount equaling the total for the transaction  
12         group.

1                   11. (twice amended) The apparatus of claim 8, further comprising:  
2                   indication means for displaying a visual indicator of the  
3                   association of the selected transactions within and forming the  
4                   transaction group when the selected transactions within the  
5                   transaction group are individually displayed.

1                   14. (twice amended) The apparatus of claim 12, further comprising:  
2                   indication means for displaying a visual indicator of the  
3                   association of selected transactions within and forming each trans-  
4                   action group within the plurality of transaction groups when the  
5                   selected transactions within each transaction group are  
6                   individually displayed.

1                   15. (three times amended) A computer program product for use with  
2                   a data processing system, comprising:  
3                   a computer usable medium;  
4                   first instructions on the computer usable medium for  
5                   associating selected transactions within data records for an  
6                   account to form a persistent transaction group having a data record  
7                   distinct from data records for the selected transactions, allowing  
8                   the transaction group to be selectively treated as a single  
9                   transaction and as a plurality of individual transactions, wherein  
10                  the selected transactions were paid or deposited together; and  
11                  second instructions on the computer usable medium for  
12                  displaying a total for the transaction group when the selected  
13                  transactions within the transaction group are individually

14 displayed, wherein the total for the transaction group may be  
15 readily reconciled with a consolidated entry in an external account  
16 statement.

16. (twice amended) The computer program product of claim 15,  
2 wherein the first ~~instructions~~ further comprise:

3 instructions for instantiating a container object to contain  
4 data records for the transaction group, wherein the data records  
5 include

6 a transaction identifier,  
7 a transaction date,  
8 a transaction description, and  
9 a transaction amount

10 for each transaction within the transaction group, together with a  
11 transaction group amount equaling the total for the transaction  
12 group.

1 20. (twice amended) The computer /program product of claim 19,  
2 further comprising:

3 fifth instructions on the computer usable medium for  
4 identifying unreconciled transactions within data records for the  
5 account;

6 sixth instructions on the computer usable medium for  
7 determining whether the unreconciled transactions include at least  
8 one transaction from a transaction group; and

9 seventh instructions on the computer usable medium for  
10 reconciling each transaction group containing unreconciled trans-  
11 actions to a corresponding transaction record within the external  
12 account statement utilizing the transaction group total.

1 21. (three times amended) An Internet client, comprising:

2 a data processing system receiving and transferring data over  
3 the Internet; and

4 records for account transactions stored within the data

5 processing system, the records including at least one transaction  
6 group record persistently maintaining an association of records for  
7 selected transactions within the account transactions which were  
8 paid or deposited together, the at least one transaction group  
9 record allowing the selected transactions to be selectively treated  
10 as a single transaction and as a plurality of individual  
11 transactions, wherein the at least one transaction group record  
12 includes

13       a transaction identifier,  
14       a transaction date,  
15       a transaction description, and  
16       a transaction amount

17 for each transaction within the transaction group, together with a  
18 transaction group amount equaling the total for the transaction  
19 group.

1 22. (twice amended) The Internet client of claim 21, wherein the  
2 data processing system further comprises:

3       means for retrieving transaction information over the  
4 Internet;

5       means for comparing the transaction group record to the  
6 retrieved transaction information separately from the records for  
7 the selected transactions; and

8       means for reconciling the transaction group record to the  
9 retrieved transaction information utilizing the total for the  
10 transaction group.

1 24. (twice amended) The Internet client of claim 21, wherein the  
2 data processing system further comprises:

3       means for uniformly indicating a reconciliation state of each  
4 of the selected transactions.

1 25. (three times amended) An Internet server, comprising:  
2       a data processing system receiving and transferring data over

3       the Internet;

4           a storage device maintaining account transaction records for  
5       an account; and

6           software operable in the data processing system for:

7              receiving an external request for transaction records for  
8       the account over the Internet;

9              comparing the external transaction records to the account  
10      transaction records, wherein the external transaction records  
11      include transaction groups for transactions paid or deposited  
12      together, each transaction group including

13              a transaction identifier,

14              a transaction date,

15              a transaction description, and

16              a transaction amount

17           for each transaction within the transaction group, together  
18       with a total for the transaction group, wherein each trans-  
19      action group is compared as a single transaction to the  
20      account transaction records utilizing the total for the  
21      transaction group;

22           transmitting the account records over the Internet; and

23           transmitting a signal over the Internet for initiating a  
24      determination of whether the account records includes a match  
25      to a total for a transaction group.

1       26. (three times amended) A method of automatically reconciling  
2       account transaction records with user transaction records over the  
3       Internet, comprising:

4           transmitting information regarding an account from a server  
5       over the Internet to a user unit;

6           comparing the information regarding the account to corres-  
7       ponding information from the user transaction records, wherein the  
8       user transaction records include transaction group records for  
9       transaction groups of selected transactions which were paid or  
10      deposited together, each transaction group record including

11           a transaction identifier,  
12           a transaction date,  
13           a transaction description, and  
14           a transaction amount

15       for each transaction within the transaction group, together with a  
16       total for the transaction group, wherein transaction group records  
17       are compared as a single transaction for the total for the  
18       transaction group to the information regarding the account;  
19       determining matches between the account information and the  
20       user transaction records at the user unit;  
21       identifying transaction groups for which a match to the total  
22       for the transaction group by account information is determined; and  
23       altering a state associated with user transaction records for  
24       individual transactions within the transactions groups.